

### **ABSTRACT OF THE DISCLOSURE**

5       A credit information storage and transferring device for using one debit card for multiple credit accounts. The credit information storage and transferring device includes a debit card having a magnetic strip thereon for removably storing information. A memory means stores information. A plurality of input actuators 10 inputs and retrieves information. A display displays the information inputted. A control for processing data is operationally coupled to the memory means, the input actuators and the display. A writing means writes selected information on the magnetic strip and is adapted for replacing information on the 15 magnetic strip with a newer set of information. The writing means is operationally coupled to the control. Wherein sets of information from multiple credit accounts may be stored in the memory means so that the credit account information may be selectively written on the debit card.

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